

specified data is received disconnecting a line being used for data communications without issuing any disconnection notifications to an upper layer application of the server when said terminal voice communicates with a third party other than the server, when said terminal voice communicates with a third party other than the server through said communications network during the data communications with the server, and automatically connecting the server to the terminal when the voice communications terminate;

an automatic data fetch unit automatically fetching data of web sites including information which a user may require from the server to the terminal; and

wherein a data communicating process is performed from a status at a point immediately before starting the voice communications when the server and the terminal resume the data communications, and

wherein said automatic data fetch unit preliminarily fetches the data obtainable from the server and the server makes the terminal store and display the data, thereby realizing virtual data communications during the voice communications at the terminal side.

17. The server according to claim 16, wherein

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said terminal obtains a telephone number of the third party as information during the data communications.

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18. The server according to claim 16, further comprising

a telephone switch unit; and

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wherein said temporary line disconnection unit temporarily disconnects a line between said server and said terminal when said terminal issues a voice communications request to the third party, connecting said telephone switch unit to telephones of the third party and said terminal, connecting two calls on a server side, thereby realizing voice communications between said terminal and the third party.

19. The server according to claim 18, wherein said temporary line disconnection unit temporarily disconnects the line between said terminal and said server when said terminal issues a request for voice communications with the third party to said server; and

said server, a telephone of said third party, and said terminal enter a 3-point communications state based on a 3-point communications function of said telephone switch

unit, thereby realizing the voice communications between said terminal and said third party.

20. The server according to claim 16, further comprising:

at least one first unit for each user who receives a service of said server, for managing personal information and communications status of each user, wherein

said terminal temporarily disconnects a line between said terminal and said server according to an instruction from said first unit when said terminal issues a request for voice communications with the third party to said server;

said terminal issues a call through the voice communications to the third party, thereby realizing voice communications between said terminal and said third party,

wherein the server has an object which manages personal information, and the object communicates with other object which is in said terminal and also manages personal information, before communication by the user, thereby said terminal can receive a call.

21. The server according to claim 16, wherein

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said automatic data fetch unit is transmitted from a server side to the terminal side when the data communications start.

22. A terminal communicating with a server through a communications network, comprising:

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a temporary line disconnection unit, monitoring a content of received data from the server, when a specified data is received disconnecting a line being used for data communications without issuing any disconnection notifications to an upper layer application of the terminal when said terminal voice communicates with a third party other than the server through said communications network during the data communications with the server, and automatically connecting the server to the terminal when the voice communications terminate;

an automatic data fetch unit automatically fetching data of web sites including information which a user may require from the server to the terminal; and

a storage unit storing the data fetched by said automatic data fetch unit,

wherein a data communicating process is performed from a status at a pointy immediately before starting the voice

communications when the server and the terminal resume the data communications, and

wherein said automatic data fetch unit preliminarily fetches the data obtainable from the server and stores the data in said storage unit during the data communications, and accesses said storage unit during the voice communications so that the data in said storage unit is displayed during the voice communication, thereby realizing virtual data communications during the voice communications.

23. The terminal according to claim 22, wherein said terminal obtains a telephone number of the third party as information during the data communications.

24. The terminal according to claim 22, wherein said temporary line disconnection unit temporarily disconnects a line between said server and said terminal when said terminal issues a voice communications request to the third party, connecting a telephone switch unit which is provided in the server to telephones of the third party and said terminal, connecting two calls on a server side, thereby realizing voice communications between said terminal and the third party.

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25. The terminal according to claim 24, wherein  
the server temporarily disconnects the line between  
said terminal and said server when said terminal issues a  
request for voice communications with third party to said  
server; and

said server, a telephone of said third party, and said  
terminal enter a 3-point communications state based on a 3-  
point communications function of said telephone switch  
unit, thereby realizing the voice communications between  
said terminal and said third party.

26. The terminal according to claim 22, wherein  
said temporary line disconnection unit temporarily  
disconnects the line when said terminal issues a request  
for voice communications with the third party to said  
server; and

said terminal issues a voice communications call to  
the third party, thereby realizing the voice communications  
between said terminal and said third party.

27. The terminal according to claim 22, wherein  
said temporary line disconnection unit temporarily  
disconnects a line between said terminal and said server